



3 Dec 2019

Portfolio No: B0784889-A

THE TRUSTEES  
JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

## Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 24 Dec 2019. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

### Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
Y0784889	Jason Still	Term Life	\$1,550.72	Yearly	Automatic debit
YF784889	Jason Still	Flexible Linking Plus	\$653.44	Yearly	Automatic debit
C0784889	Jason Still	Income Protection	\$1,135.51	Yearly	Automatic debit
YC784889	Ava Still Zacc Still	Children's Benefit	\$256.50	Yearly	Automatic debit

Insurer: Westpac Life Insurance Services Limited ABN 91 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

## Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

## Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**

Your renewal details at a glance

Policy Number	Policy Name	Type of Insurance	Renewal Premium	Payment Frequency	Payment Method
Y0781839	Jason Sill	Term Life	\$1,000.12	Yearly	Automatic debit
Y0781838	Jason Sill	Flexible Linking Plus	\$823.44	Yearly	Automatic debit
C0784889	Jason Sill	Income Protection	\$1,135.81	Yearly	Automatic debit
Y0781840	Avi Sill	Children's Benefit	\$200.00	Yearly	Automatic debit



## Your BT Protection Plans Renewal Summary for Children's Benefit

Effective: 24 Dec 2019

**Policy owner** Jason Still (28152334)

**Address** 29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A  
**Policy number** YC784889  
**Product name** Children's Benefit  
**Policy risk commencement date** 24 Dec 2018  
**Renewal date** 24 Dec each year

### Premium details

**Premium** \$256.50  
**Policy fee** \$0.00  
**Total premium payable** \$256.50  
**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency  
**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Ava Still	15 Apr 2009	Female	Non-Smoker	No
Zacc Still	22 Feb 2011	Male	Non-Smoker	No

#### Zacc Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Children's Benefit	24 Dec 2027	\$112,500	Stepped	No	N/A

#### Ava Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Children's Benefit	24 Dec 2025	\$112,500	Stepped	No	N/A

Policy: YC784889 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Protection	C0784889	Jason Still	24 Dec 2018

Loyalty benefit details

Zacc Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Children's Benefit	\$5,625	24 Dec 2018
Ava Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Children's Benefit	\$5,625	24 Dec 2018

Benefit type	Benefit amount	Expiry date	Insured person	Date of birth	Gender	Smoker status	Exclusion	Occupation category
Children's Benefit	\$112,500	24 Dec 2027	Zacc Still	22 Feb 2011	Male	Non-Smoker	No	N/A
Children's Benefit	\$112,500	24 Dec 2028	Ava Still	12 Apr 2009	Female	Non-Smoker	No	N/A